BANK

HYPOnet

Corporate

USER MANUAL

CONTENT:

1. GENERAL ABOUT HYPOnet

The HYPOnet for corporate clients is intended for exchange of information and execution of bank transactions between the business entity and the bank.

Advantages of HYPOnet:
- Usage of our services from any place in the world that has an Internet access
- Access to your accounts 24/7
- Faster and easier communication with the bank using electronic banking
- Attractive charges for service execution

The HYPOnet satisfies high security standards and transactions between the business entity and the bank are done with all necessary security mechanisms for data encryption. Digital certificates that are saved on smart cards are used for authentification and signing of payment orders in the system.

The HYPOnet enables on-line operations.

The HYPOnet is available on Croatian, English and German language.

2. OPERATIONS IN HYPOnet

2.1. Logon to system

You have to follow the below given procedure to logon to the HYPOnet system:

Insert your smart card into the reader
Access to web address:
https://www.hypo.hr

Select Corporate Login in the Login using smart card window.

Select Smart Card for corporate clients.

Select your name and surname when choosing the certificate.

Enter your PIN in order to access the smart card and click on OK.

2.2. Program menu and work space

The menu is located on the left site of the user surface and represents the connection between selected program parts.

The name of the registered user can be seen on the top right corner where you can find options Help and Exit as well.

The first page shows accounts overviews for international and domestic payment systems, as well as messages sent by the bank.

Only data which is generated after the day of service activation can be seen in the HYPOnet. If these data are older than one year, they will be stored in Cold Archive and you need to contact the HYPOnet Helpdesk in order to view them.

2.3. Account overview

- select domestic or international payments

Within menu Accounts you can see a list of all your accounts with belonging details, depending on the selected payment system.

2.3.1. Domestic payments

Account/company – account number and name of business entity
Currency – currency of the account
Balance on account – account balance
Available amount – consists of the balance sum and limits that are subtracted from the amount
Number of payment in queue – not yet executed payment orders
Amount of payment in queue – payment order amount in queue (of not yet executed payment orders)
Reservation MC Electronic – reserved amount on Master Card Electronic which is still not booked on the account
Limit – granted limit (approved overdraft on account)
Date of last change – date of last changing of account balance
Account status – status of account (active/blocked)
Last change – time of last changing of account status

2.3.2. International payments

Account – number and currency of account
IBAN – International Bank Account Number
Company – name of business entity
Account balance – balance on account
Date of last change – date of last changing of account balance
Account status – status of account (active/blocked)
Last change – time of last changing of account status

2.4. Turnover overview

Select domestic or international payments and the account you want to view in the drop-down menu Selected account, then enter time period and define displaying of Credit and/or Debit. Click on **Show** and a table with turnovers according to entered parameters will appear.
Selected account turnover can be printed by using the print icon.
For viewing turnovers older than 60 days you have to mark the field **old archive (over 60 days)**.

2.4.1. Turnover upon domestic payment account

Turnovers can be searched upon criteria VBDI (bank identification number), Account number of payee (10 digits) and Order amount (from – to). Afterwards you have to click on **Show**.

Turnover on domestic payment accounts can be saved as file in FINA format „MN IZVADAK" on wanted location.

Company	TESTNA TVRTKA D.O.O.			
Selected Account	2500009-1100110011 HRK	⦿ Domestic Payments	⊙ International Payments	
Value Date from	07.01.2010 to 08.03.2010	VBDI		
☑ Credit ☑ Debit		Account Number		
☐ Old Archive (over 60 days)		Order Amount from		
Show		to		

Total Credit: 232.591,22		Total Debit: 8.198,99			TESTNA TVRTKA D.O.O. 🖨 📋			

TRN Moneta TRN FINA	Date of Entry Value Date Method of Execution	Orderer/Beneficiary Account	Debit	Credit	Currency	Reference of Orderer Reference of Beneficiary	Purpose	Detailed View
2010-03-04-10.18.28.308691 0141010038570504	04.03.2010 04.03.2010 0	Test Inc. 2500009-11	50,00	0,00	HRK		INFORMACIJA O SOLVENTNOSTI - IS 2	Detailed
2010-03-04-10.18.29.471208 9011020000966793	04.03.2010 04.03.2010 0	Test Ltd. ZAGREB 2500009-1100330011	1.799,14	0,00	HRK		INV.NO. 666	Detailed

2.4.2. Turnover upon international payment account

Turnovers can be searched upon criteria Account/IBAN and Order amount (from – to). Afterwards you have to click on **Show**.

2.5. Statement of account overview

2.5.1. Searching and viewing of account statements

Once you have decided on domestic or international payments and number of account statement (see drop-down menu), click on button **Show** and the selected statement of account will be displayed.

Details on the statement of account can be seen when clicking on **Transactions**.

The statement of account can be printed by clicking on the print icon.

Statements of account for domestic payments can be downloaded in FINA format by clicking on **Create file**.

Statements of account for international payments can be downloaded by clicking on icon MT940. Statements of account can also be printed in the same format by clicking on the print icon.

2.5.2. Collective takeover of account statements

Collective takeover of statements of account is possible for HRK accounts of the same type (e.g. all account types 13).
The file is in **FINA** format.
When taking over collectively, it is necessary to select date and company of this type of account, after what you can click on **Create file**.

2.6. Payment

2.6.1. Creation of payment order - package

By creating a payment order, a new package will be created automatically, but payment orders can also be entered into previously created packages.

After choosing a list of previously created packages that will appear on screen and you can select them by using button **Select**, otherwise you can create a totally new package in the lower grey part by clicking on **New package**.

In order to orient yourself easier, you can name the package by entering the name into field *Description of package*. The package description is informative only.

2.6.1.1. Payment order for domestic payments

Data on active package are given above the form for entering data on payment order.

Fields for data entry within the payment order for domestic payments are divided into three parts: Orderer, Order details and Beneficiary.

Information on the Active Package:						
No	Order Number	Amount	Currency	Source	Date of Creation	Package Description
17	2	105.051,99	HRK	Ručni unos	12.02.2010	

PAYMENT ORDER

ORDERER

Name: TESTNA TVRTKA D.O.O.

Account Number: 2500009-1100110011 [Templates]

Bank Name: HYPO ALPE-ADRIA-BANK D.D.

Reference Number (Debit): 99

ORDER DETAILS

Priority ☐   HSVP ☐

Value Date: 08.03.2010

HRK: 123,00

Payment Description Code: [ ] [...]

Purpose of Remittance: Invoice no 123

BENEFICIARY

Name and Seat of Beneficiary:
Test Inc.
Street
10 000 Zagreb

Account Number: 2500009-1100220011 [Complete]

Bank: HYPO ALPE-ADRIA-BANK D.D.

Reference Number (Credit): 00 12345

[Confirm]   Save as Template: ☑   Template Name: Name   Save Reference Number: ☑   [Cancel]

Orderer
The fields *Name, Bank name* and *Account number* cannot be changed because the system automatically retrieves data according to selected account.
Model 99, which can be changed, is entered automatically in the field *Reference number (debit)*.

Order details
Priority: mark the field if the payment order is urgent.
HSVP: if you want to pay via HSVP, mark the field – given service will be charged in accordance with the bank tariff.
Value date: the date is automatically generated, using the day of payment order opening, it can be changed up to 14 days in advance.
Payment description code and *Purpose of remittance:* enter the fields according to the invoice you are paying.
HRK: enter the amount in HRK.

Beneficiary
Account number: enter the account number on which you pay in and click on **Complete**.
Name and seat of beneficiary: enter the full name and seat (including the address) of beneficiary or click on Complete which will fill out fields *Name and seat of beneficiary and bank* automatically, that is for account types 11, 17 and 18. A message will appear for all payment orders higher than 105.000,00 HRK, indicating that the entry of beneficiary data (name and full address) is obligatory in accordance with the Law on the prevention of money laundering.
Bank: by entering the BIN into the field *Account number*, the field *Bank* will be entered automatically.
Reference number (credit): model 99, which can be changed, is entered automatically in the field.

Once you have filled out the payment order properly, click on **Confirm**.

Template (draft)
If you want to save your payment order as template, mark **Save as template** which can be done at the bottom of the payment order, thereby a field for entering of name will be opened. Next to this field, the field **Save reference number** is located (debit and credit respectively).

If you already have saved templates, the button Templates will appear on new payment orders. By choosing this option a list of all saved templates will open. Templates can be selected and deleted.

Select	Template	Account of Beneficiary	Beneficiary	Delete
Select	Test 1	2500009-1100220011	Test Inc	Delete
Select	Test 2	2500009-1100330011	Test Ltd.	Delete

All data, except amount, will be entered if you choose a payment order from Templates.

2.6.1.2. Payment order for international payments

The payment order 14 consists of three tubs:

- **Basic information**
- **CNB statistics**
- **Information on cover**

Each tub is marked with a red point as long as necessary fields are not entered or filled out wrongly. Once the fields are entered correctly and entry is confirmed, the points will become green which is an additional control for properly entered payment order.

Basic information
Basic information are divided into three parts: Orderer, Beneficiary and Other information.

Orderer
In the fields *Name*, *Bank* and *Package account* data cannot be changed because the system automatically retrieves data according to selected account.

Beneficiary
Account/IBAN: if you pay within EMU (European Monetary Union), it is necessary to enter IBAN of partner from abroad in order to avoid needless costs of foreign banks. Account number has to be entered for countries outside of EMU.
Only the account number/IBAN is entered in the field.
Name and seat of beneficiary: enter data on partner from abroad. Entry of beneficiary data (name and full address) is obligatory in accordance with the Law on prevention of money laundering.
Code of foreign company: the field is initially entered with «1 Corporate entities», but the field content can be changed if necessary.
Company's country code and *County code of foreign bank*: can be entered manually or selected from key-code-list that is given under «...».
Name and address of bank and *SWIFT address*: the name of the foreign bank and its SWIFT address can be entered manually or selected from BIC register by clicking on **Select**. You also can find the correct bank by entering the SWIFT address and clicking on **Confirm**.

Beneficiary
Account/IBAN: if you pay within EMU (European Monetary Union), it is necessary to enter IBAN of partner from abroad in order to avoid needless costs of foreign banks. Only the account number/IBAN is entered in the field.
Name and seat of beneficiary: enter data on partner from abroad. A message will appear for all payment orders higher than 105.000,00 HRK, indicating that the entry of beneficiary data (name and full address) is obligatory in accordance with the Law on the prevention of money laundering.
Code of foreign company: the field is initially entered with «1 Corporate entities», but if necessary, the field content can be changed.
Company's country code and *County code of foreign bank*: can be entered manually or selected from key-code-list that is given under «...».
Name and address of bank and *SWIFT address*: the name of the foreign bank and its SWIFT address can be entered manually or selected from BIC registry by clicking on button **BIC register**. You also can find the correct bank by entering the SWIFT address and clicking on **Confirm**.

Other information
Information on payment: enter the account number, contract number or the like.
Amount in currency: enter the amount that should be paid abroad.
Currency code-label: choose payment currency.
Security number: enter the number if necessary.
Date of execution: date of payment order creation is set initially and the payment order will be processed on this date by the bank and according to timetable. Date of execution can be set up to 14 days in advance from date of creation.
Charge account: choose the account that should be charged by the bank for payment order processing
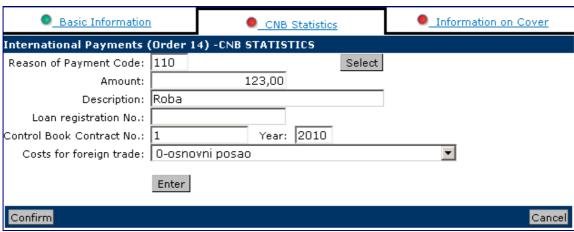*Costs of bank:* mark who bears the costs of foreign bank by using the belonging drop-down menu.
Comment: optional field; if wanted feel free to enter the field with for you important information.

Once you have filled out all needed fields, click on **Confirm**.
After confirming Basic information, new tub *CNB statistics* will open automatically.

CNB statistics

Payment reason code: click on **Select** in order to select needed code, a window with all payment reason codes will appear. Confirm the chosen code by clicking on **Select**.
Amount: enter the amount that you are paying according to given payment reason code.
Description: the field will be entered automatically according to chosen payment reason code.
Loan registration no.: the field is mandatory only if you selected payment reason code for which loan registration number has to be entered (according to law).
Control book contract no. and *Year:* enter wanted data.
Costs for foreign trade: initially «0-osnovni posao» (basic transaction) is set, but if necessary you can change it to «Penalty interest, penalty, lay and demurrage surcharges».

Click on **Enter** after filling out required fields.
If you are creating a specification, e.g. according to payment reason, enter complete data upon one key (payment reason), click on **Enter** and repeat the action for each key (payment reason) separately.
Be aware that the sum of amount must be equal to the one given in Basic Information, i.e. to the one you are sending abroad.
Click on **Confirm** once you have ended with entry. A new tub, **Information on Cover**, will open automatically.

Information on Cover

Selected account: your accounts are given in the drop-down menu. Choose the account which should be debited by the bank for payment order creation.
Amount: enter the amount.
Agreed exchange rate: initially marked with No. Click on Yes if you agreed with the bank upon a special exchange rate.

You can use several accounts for coverage.

E.g., if you are paying a total of 1.000,00 EUR abroad, coverage can consist of: 1100110011 EUR = amount 500,00 EUR and after clicking on **Enter**, the amount that remained will be shown in the field **Amount**. Then you may select HRK account: 1100110011 HRK = 500 EUR in counter value.

It is important to press **Enter** after each entry, so that the program records made entry.

A query will appear once the payment order is finished (at last clicking on **Confirm**): do you want to open a new payment order? If you choose option Yes, a new payment order will be opened and saved in the same package, if you choose No, the payment order will be saved in status Open.
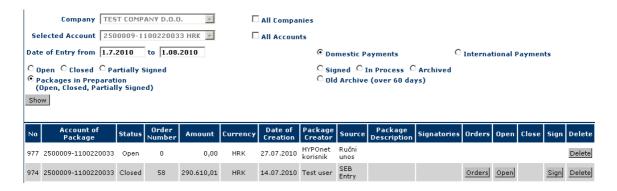
Template (draft)

If you want to save the payment order as template before confirming it, click on **Save as template** at the bottom of payment order and a field for entry of template name will open in the part Basic information.

If you already have saved templates, the button **Templates** will appear on the payment order. When pressing this button, a list of all templates you have saved will be shown. Given templates can be selected or deleted.

2.6.2. Package overview (for domestic and international payments)

A package consists of one or more payment orders. The reason for package creation is signing one or more payment orders at the same time (at once), after which they are sent to the bank altogether. A package is created in line with a certain account, a name for the purpose of better recognition can be assigned as well. The package name is informative only.

Each status has all necessary fields regarding the package and payment order.
Package status:

1. Status "Open" offers the possibility of closing, deleting, changing and printing of payment order.
2. Status "Closed" offers the possibility of changing, deleting, signing and printing of payment order.
3. Status "Signed" allows printing of payment order that was selected within Payment orders.
4. Status "Partially signed" shows payment orders for which two authorised signatures are needed, the package waits for the second signature.
5. Status "Packages in preparation" – payment orders within packages in preparation can be corrected, deleted or printed.

List of Orders in Package No. 17		Account of Ordering Party: 2500009-1100110011 HRK			🖨	<- Back to the Package List		
Priority	**Expected Value Date**	**Amount**	**Currency**	**Account/ Name of Beneficiary**	**Purpose**	**Correct**	**Change**	**Delete**	**Print**
No	12.02.2010	104.999,99	HRK	2500009-1100220011 Test d.o.o.	Test Payment	Yes	Change	Delete	Print
No	12.02.2010	52,00	HRK	2500009-1100330011 Test2	Another Test Payment	Yes	Change	Delete	Print

6. Status "In process" allows printing of payment order after selecting it within menu Payment orders.
7. Status "archived" – payment orders can be processed successfully or not.
The package that is marked as incorrect (rejected) can be repeated (button Repeat) and a fully new package with status „Open" will be created. You can correct potential errors and send it back to the bank for processing.
You can print the following from status „Archived":
- Payment order 14
- Notification on executed payment
- SWIFT message (MT103)
SWIFT message can be downloaded in SWIFT format.

Packages Overview

HYPOnet korisnik 💡 Help ✕ Ex

Company [▾]   ☑ All Companies

Selected Account [▾]   ☑ All Accounts

Date of Entry from [01.04.2010] to [18.08.2010]   ○ Domestic Payments   ⊙ International Payments

○ Open ○ Closed ○ Partially Signed   ○ Signed ○ In Process ⊙ Archived ☐ Archive till 28.02.2009
○ Packages in Preparation   ○ Old Archive (over 60 days)
   (Open, Closed, Partially Signed)
[Show]

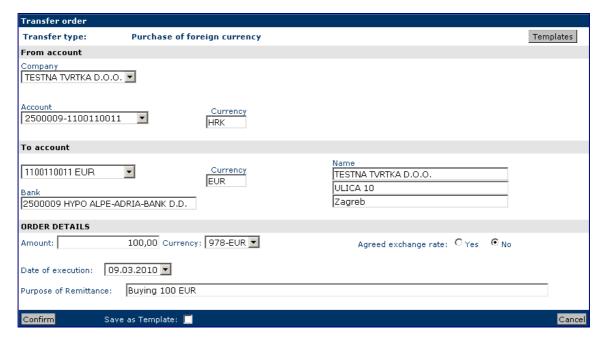| List of Orders in Package No. 101		Account of Ordering Party: 1075–1101016189-840 USD			🖨	<- Back to the Package List	
Priority	**Date of Creation /excecution**	**Amount**	**Currency**	**Account of Beneficiary Name of Beneficiary**	**Purpose**	**Print**	**MT103**
No	18.06.2010 18.06.2010	999,99	EUR	CH67087070000N212705A LOGITECH EUROPE	INV.NO. 23	Payment14 Notification	Swift Download

Old archive – packages created before 60 and more days.

2.6.3. Fund transfer

If you want to buy or sell, or transfer foreign currency to accounts of other entities, choose: Entry – Transfer type.

2.6.3.1. Purchase of foreign currency

From account: choose HRK account from drop-down menu that will be debited by the bank for purchasing of foreign currency.
To account: choose your foreign currency account (FX) from the drop-down menu.
Name: company name will be entered automatically according to selected account. Entry of all receiver data (name and full address) is obligatory in accordance with the Law on prevention of money laundering.
Bank: will be filled out automatically according to entered bank identification number.
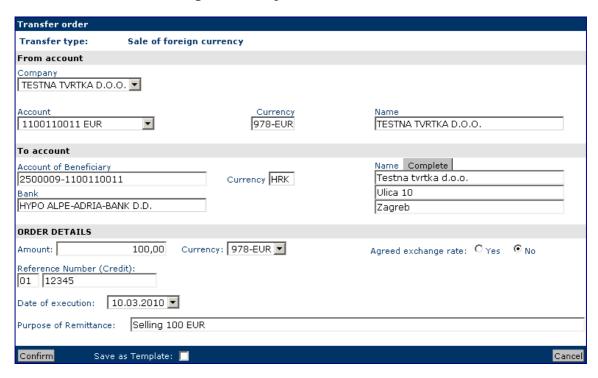 *Amount* and *Currency:* enter the amount and choose currency – conversion will be done automatically if it is a matter of foreign currency.
Date of execution: date of wanted payment order execution, entry can be up to 14 days in advance.
Agreed exchange rate: mark with «Yes» if you have agreed a special exchange rate with the bank.
Purpose of remittance: you can enter the field or leave it empty
Save as template: purchase of foreign currency can be saved as template by clicking on **Save as template**. Then enter the template name and click on **Confirm**.

2.6.3.2. Sale of foreign currency

Foreign currency account: choose FX account from drop-down menu that will be
used for sale of foreign currency.
Name: company name will be entered automatically according to selected account.
Entry of all receiver data (name and full address) is obligatory in accordance with
the Law on prevention of money laundering.
Account of beneficiary: enter the account.
Currency: only HRK is possible.
Bank: will be filled out automatically according to entered bank identification
number.
Name: the company name will be entered automatically using data from JRR
(Unique Account Registry) if you have chosen option Complete otherwise you can
enter data manually.
At payment orders higher than 105.000,00 HRK, a message will appear indicating
obligatory entry of all beneficiary data (name and full address) in accordance with
the Law on prevention of money laundry.
Amount: enter the amount.
Currency: select currency.
Date of execution: date of wanted payment order execution.
Agreed exchange rate: mark with «Yes» if you have agreed a special exchange rate
with the bank.
Reference number (credit): if your payment order requires a credit reference
number, please enter it according to regulations of the domestic payment system.
Purpose of remittance: you can enter the field or leave it empty.

2.6.3.3. Transfer to foreign account

Account: choose an account from drop-down menu that will be debited by the bank for fund transfer.
Name: company name will be entered automatically according to selected account. Entry of all receiver data (name and full address) is obligatory in accordance with the Law on prevention of money laundering.
Account of beneficiary: enter the account.
Currency: choose currency.
Bank: select bank from the drop-down menu.
Name: enter the name of beneficiary.
Amount: enter the amount.
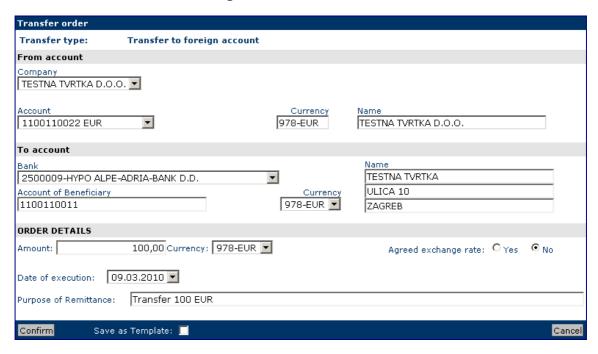*Currency:* select currency you are transferring to another foreign currency account.
Date of execution: date of wanted payment order execution.
Agreed exchange rate: mark with «Yes» if you have agreed a special exchange rate with the bank. Agreed exchange rate cannot be marked if currency of paying and debiting is the same.
Purpose of remittance: you can enter the field or leave it empty**.**

2.6.3.4. Overview

You can correct, delete and sign payment orders for transfer within the overview. Payment orders can be printed in all kinds of statuses.
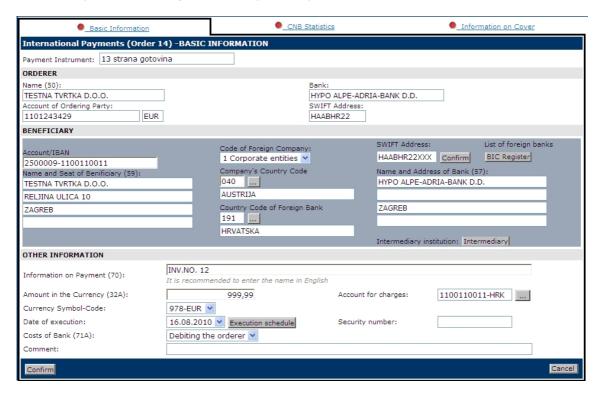
2.6.4. File transfer to server

It is possible to send three file types:

- *SEFX1 file* for sending of several payment orders 14 to the bank, created in your own local application (international payments).
- *File for transfer of collective orders in FINA format* – files can directly be sent through HYPOnet by using this service. Until now they must have been submitted in FINA branches on magnetic data carrier (disc). The file is created in the local accounting application (domestic payments).
- *Automatic entry of personal income* – the file for automatic entry of personal income is created by the bank.

Press button **Browse** and select locally saved file in order to send one of the given file types. The name of selected file will be shown in the empty field, click on **Send file**. You will get a message on successfully performed sending, otherwise you will receive a list of errors that have to be corrected, and then repeat the sending procedure.

Transfer File to the Server

By using this option, the files containing orders created in your business application may be sent directly to the Bank for processing.
It is possible to send the following files:

1. File containing international payment orders in SEFX 1 format.

2. File containing collective order for transfer in FINA format
   The file format has been created by Financijska agencija (FINA) and you may find it if you visit their web page www.fina.hr.

3. File for automatic entry of personal income

   Format of the file for automatic entry of personal income to current accounts is AKOD3. The format AKOD2 is used for entry of personal income to foreign currency accounts.

   Select the file to be transferred [   ] Browse...

For any further questions, feel free to contact our User Support Team.

Send File

2.6.5. Payout of foreign currency (entry)

Basic information
Orderer
Data Name and Bank can not be changed.
Beneficiary
Enter the account number for debiting in the field Account/IBAN.
Enter the country code of last destination point into the field Code of foreign company.
Other information
Enter the field Amount and Account for charge at all events.
The remaining fields will be filled up automatically.

CNB statistics
Click on **Select** in order to choose necessary payment reason code.
Enter the payment amount.
The field loan registration number will be entered if selected payment reason code requires entering of loan registration number under the terms of law.
Enter control book contract number and year if data is needed because of chosen payment reason code.
Costs for foreign trade are initially set on «0-osnovni posao» (basic transaction), but you can change it if necessary.

Information on cover
Select the account from drop-down menu that will be debited by the bank for created payment order. Cover in payment order currency has to be secured for the selected account.
Click on Yes if you agreed with the bank upon a special exchange rate.

The form for payout of foreign currency must be printed, certified by company stamp and signed at last. The signature has to be in accordance with the signing card deposited in the bank.
Deliver the form personally when withdrawing foreign currency in the bank.

2.7. Incoming payments (collecting from abroad)

2.7.1. Income overview

You have to open program menu **Incoming payments** in order to view incoming payments from abroad. Enter company name, time period and mark View on the Incoming payments, then click on **Show**. Incoming payments will be display. You can view them, print Notification on income and/or payment order 10 by pressing the belonging buttons.

2.7.2. Change of CNB attributes

You can change CNB (Croatian National Bank) attributes, i.e. payment reason code and loan registration number for each incoming payment.
Choose Change of CNB attributes and mark Create, then click on **Show**.
Select the one income you want to change CNB attributes for in the displayed list of incoming payments and within the previously defined time period by clicking on button **Select** in the Change of CNB attributes column. After doing so, change data.

The screen (form) for change of CNB attributes consists of two tubs: *Basic information* and *Change of CNB attributes*.

Basic information: SWIFT message data is given here and cannot be changed.
Change of CNB attributes: if you are changing data, it is necessary to delete existing data first by clicking on button **Delete** (as given screenshot).

After deleting data, it is necessary to enter new ones. You should then choose the payment reason code from key-code-list and click on **Select**, after which field **Description** will be filled out automatically. Enter the loan registration number in case it concerns a loan and the amount.

The payment reason code and loan registration number can be created within specification and in several items respectively. Fill out the fields and click on **Enter**, then repeat the procedure as long as the total amount does match with the income amount (gross).

The confirmed payment order will be available in status Sign where it has to be signed in order to be send to the bank for processing. Processed payment orders can be found in status Archive.

Created forms with changed CNB attributes can be printed by using button **Print**.

2.8. Other services

2.8.1. Loan overview

The HYPOnet provides an insight into loans of legal entities.

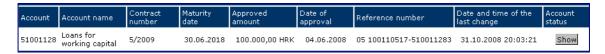| Account	Account name	Contract number	Maturity date	Approved amount	Date of approval	Reference number	Date and time of the last change	Account status
51001128	Loans for working capital	5/2009	30.06.2018	100.000,00 HRK	04.06.2008	05 100110517-510011283	31.10.2008 20:03:21	Show

In addition to basic information on loans, detailed information on sigle loans can be viewed by clicking on **Show**.

Account status: 51001128	HRK
Not utilized principal:	0,00
Date of loan utilization:	04.06.2008
Amount of annuity/rate:	1.064,49
Amount interest:	0,00
Maturity of the next obligation:	30.11.2008
Not mature capital:	100.000,00
Mature capital:	0,00
Mature interest:	0,00
Penalty interest:	0,00
Other fees:	0,00
Overpayment:	0,00
Total mature debt:	0,00

2.8.2. Card overview

2.8.2.1. Overview of general information on card account

You need to choose option Card overview in the program menu in order to look through all information on card accounts.

Account Company	Card type	Approved limit	Account Status	Balance on Account	Card details
011-45-000088 HRK TESTNA TVRTKA D.O.O.	VISA Business	0,00	Active	Show	Show

By clicking on **Show** in the Account balance column you can see more details on single card accounts.

Account status: 011-45-000088 HRK	
Due debt:	1.265,30
Undue debt:	7.341,58
Total debt:	8.606,88
Overpayment:	0,00
Date of next statement:	01.01.2010

In the card details you will find information on card user, card number and card status.

Name and surname of final card user	Card number	Card status	Information on card is available until:	Limiti
Card User 1	4685 xxxx xxxx 1007	Expired	04.06.2010 14:51:50	Select
Card User 2	4685 xxxx xxxx 0306	Expired	04.06.2010 14:51:50	Select
Card User 3	4685 xxxx xxxx 0710	Expired	04.06.2010 14:51:50	Select
Card User 4	4685 xxxx xxxx 0702	Expired	04.06.2010 14:51:50	Select

2.8.2.2. Overview of card account turnover

Company	TESTNA D.O.O.		Card type	VISA Business
Selected Account	011-45-000088 HRK			

Value Date from 09.03.2009 to 10.03.2010   Amount from

☑ Credit   ☑ Debit   to

Show

Total Credit: 0,00   Total Debit: 7.341,58

Date of Entry Value Date	Debit	Credit	Currency	Purpose of Remittance	Card number
18.12.2009 18.12.2009	1.000,00	0,00	HRK	Transaction 1	4685 xxxx xxxx 4100
18.12.2009 18.12.2009	1.000,00	0,00	HRK	Transaction 2	4685 xxxx xxxx 4100
18.12.2009 18.12.2009	1.000,00	0,00	HRK	Transaction 3	4685 xxxx xxxx 4100

It is possible to view all turnovers of the selected card account within menu Turnover.
The turnover can be viewed according to the following criteria: selected account, value date, card type and amount.

2.9. Documents
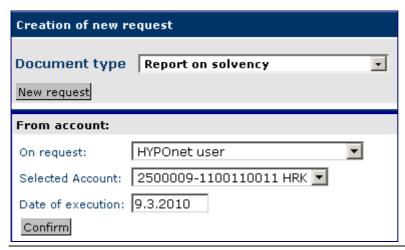
2.9.1. Entry – Creation of new request

The following request can be created through HYPOnet:
- Notification on calculated interest
- Notification on calculated charges
- Report on solvency (IS-2)

2.9.1.1. Request creation for Report on solvency

Creation of Report on solvency will be charged in accordance with the valid bank tariff.
Request for the **IS-2** report can be proposed by a user with authorisation for DPS signature.

Creation of new request

Document type | Report on solvency

New request

From account:

On request: | HYPOnet user

Selected Account: | 2500009-1100110011 HRK

Date of execution: | 9.3.2010

Confirm

Document type: choose Report on solvency in the drop-down menu and click on **New request**.

On request: select company or user who is creating the request from the drop-down menu.

Selected account: select account in drop-down menu for which Report on solvency should be created.

Date of execution: for this type of report it is possible to enter a date 30 days backwards.

Request will be created by clicking on **Confirm**.

2.9.1.2. Request creation for Notification on calculated interest and Notification on calculated charges

Mentioned notifications are created for previous accounting period.

Document type: choose Notification on calculated interest or Notification on calculated charges in the drop-down menu and click on **New request**.

Selected account: select account in drop-down menu for which Notification should be created.

For the month / year: define calculation period for which Notification should be created by using given drop-down menu.

Request will be created by clicking on **Confirm**.

2.9.2. Overview

For viewing documents according to their statuses, it is necessary to choose document type, company and account in the drop-down menu.

All created requests that need to be signed in order to be send to the bank for processing can be found in status Open.

After being processed, they will be put into status Archived where you can view and print Notification on calculated interest and Notification on calculated charges, while Report on solvency can be printed only once.

2.10. Templates

HYPOnet enables creation and change of templates for payment. It is possible to create templates for HRK and foreign currency (FX) payment orders, as well as fund transfers (purchase of foreign currency, sale of foreign currency and fund transfer to FX accounts).

HYPOnet enables creation and change of templates by using menu item Templates or when entering payment order.

Within this menu it is possible to create templates for all types of payments that are given in HYPOnet.

3.0. Messages (internal mail)

Messages, i.e. internal mails are an additional way of communication between customer and bank.

Messages that have been sent by bank or client can be viewed by defining time period and message type. Click on **Show** after marking received or sent messages and a list of required messages will be displayed.

If you want contact the bank via message, click on **New message** and an additional window for entering of message will open up.

The message option is intended for commenting and questioning.

3.1. Information

In the Information menu you can view our official website and presently valid exchange rate list.

3.2. Administration of authorisations

The administration of authorisations allows independent administration of user rights, as well as assignment of roles for viewing loans and cards to every single HYPOnet user, excepting oneself.

The right to administrate authorisations is approved by authorised representative on application form or via written letter.

4. SUPPORT AND CONTACT

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